



The **Sustainable Homes Voluntary Targeted Rate Scheme** has been reviewed and the following changes will affect applications from 1 July 2021.

Loan Terms

- 5 years loan term with zero interest **has been extended** now available from 1 July 2021 to 30 June 2022.
- The 9 years loan term **has been removed** from 1 July 2021 until 30 June 2022.

Administration Fee

- The administration fee of \$200 is reinstated as of 1 July 2021.

Eligibility Criteria

- Under the CCCFA (Credit Contracts & Consumer Finance Act 2003) Council has a duty to undertake appropriate checks to make an assessment on the financial ability of applicants to repay of the funding. To align Council to a more standard lending approval process all applicants must agree to provide information to enable Council Officers to complete this process which will now include more comprehensive credit checks.
- Arrears and missed payments on rate accounts will be reviewed alongside and secondary to any credit checks.
- By signing this application, the applicant(s) acknowledge that the work for which the funding is being requested has NOT commenced at the time of application.
- The applicant(s) are required to review and confirm in writing that the payment terms and conditions are acceptable if the pre-approval is successful.
- The remaining eligibility criteria remain in place.

The following information is therefore required from **all** applicants, supplementary to the existing application form, which is currently being revised:

Personal Applicants:

Occupation:

Employer:

Years with Employer:

If less than 3 years at current address, please provide your previous address and number of years at that address:

Company Applicants:

Please provide copies of the last set of annual accounts/company returns.

Council also reserves the right to conduct appropriate checks on owners/directors.

Please complete the relevant information on the reverse of this form.

Name:		Name:	
Occupation:		Occupation:	
Employer:		Employer:	
Years with Employer:		Years with Employer:	
If less than 3 years at current address, please provide previous address and number of years at that address		If less than 3 years at current address, please provide previous address and number of years at that address	

Name:		Name:	
Occupation:		Occupation:	
Employer:		Employer:	
Years with Employer:		Years with Employer:	
If less than 3 years at current address, please provide previous address and number of years at that address		If less than 3 years at current address, please provide previous address and number of years at that address	

If more than four applicants, please continue on a separate sheet of paper.

All Applicants:

Please sign below to accept the amendments to the Terms and Conditions to allow us to process your application.

Name..... Signature..... Dated.....
 Name..... Signature..... Dated.....
 Name..... Signature..... Dated.....
 Name..... Signature..... Dated.....